

3/19/07

PTO/SB/08a (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		10602688	
	Filing Date		2003-06-25	
	First Named Inventor	Bill Kitchen		
	Art Unit	3622		
	Examiner Name	Raquel Alvarez		
	Attorney Docket Number	23952-0032		

U.S.PATENTS							Remove	
Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear		
	1	6055567		2000-04-25	Ganesan, et al.			
If you wish to add additional U.S. Patent citation information please click the Add button.							Add	
U.S.PATENT APPLICATION PUBLICATIONS							Remove	
Examiner Initial*	Cite No	Publication Number	Kind Code <sup>1</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear		
	1							
If you wish to add additional U.S. Published Application citation information please click the Add button.							Add	
FOREIGN PATENT DOCUMENTS							Remove	
Examiner Initial*	Cite No	Foreign Document Number <sup>3</sup>	Country Code <sup>2</sup> j	Kind Code <sup>4</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	T <sup>5</sup>
	1							<input type="checkbox"/>
If you wish to add additional Foreign Patent Document citation information please click the Add button							Add	
NON-PATENT LITERATURE DOCUMENTS							Remove	
Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.						T <sup>5</sup>

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	10602688
Filing Date	2003-06-25
First Named Inventor	Bill Kitchen
Art Unit	3622
Examiner Name	Raquel Alvarez
Attorney Docket Number	23952-0032

1	Open Financial Exchange Bill Presentment, June 12, 1997, 1997 CheckFree Corporation, Intuit Inc., Microsoft Corporation, pages 311-356.	<input type="checkbox"/>
2	Open Financial Exchange Specification 1.0.2, May 30, 1997, 1997 CheckFree Corporation, Intuit Inc., Microsoft Corporation, pages 1-302.	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

**EXAMINER SIGNATURE**

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> See Kind Codes of USPTO Patent Documents at [www.USPTO.GOV](http://www.USPTO.GOV) or MPEP 901.04. <sup>2</sup> Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>3</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>4</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>5</sup> Applicant is to place a check mark here if English language translation is attached.

4/27/07

PTO/SB/08a (08-03 )


Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	10602688
Filing Date	2003-06-25
First Named Inventor	Bill Kitchen
Art Unit	3622
Examiner Name	Raquel Alvarez
Attorney Docket Number	23952-0032

U.S.PATENTS						<div>Remove</div>
Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
RA. 	1	5694551		1997-12-02	Doyle, et al.	
	2	5884288		1999-03-16	Chang, et al.	
	3	5892900		1999-04-06	Ginter, et al.	
	4	5920847		1999-07-06	Kolling, et al.	
	5	5920848		1999-07-06	Schutzer, et al.	
	6	6029141		2000-02-22	Bezos, et al.	
	7	6047268		2000-04-04	Bartoli, et al.	
	8	6049786		2000-04-11	Smorodinsky	

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number		10602688
Filing Date		2003-06-25
First Named Inventor	Bill Kitchen	
Art Unit	3622	
Examiner Name	Raquel Alvarez	
Attorney Docket Number	23952-0032	

RA-	9	6055510		2000-04-25	Henrick, et al.	
	10	6205437		2001-03-20	Gifford	
	11	6292788		2001-09-18	Roberts, et al.	
	12	6393415		2002-05-21	Getchins, et al.	
	13	5696902		1997-12-09	Leclercq, et al.	
	14	6023684		2000-02-08	Pearson	
	15	6029147		2000-02-22	Horadan, et al.	
	16	6031625		2000-02-29	Sherman, et al.	
	17	6058380		2000-05-02	Anderson, et al.	
	18	5724424		1998-03-03	Gifford	

If you wish to add additional U.S. Patent citation information please click the Add button.

Add

**U.S.PATENT APPLICATION PUBLICATIONS**

Remove

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	10602688
Filing Date	2003-06-25
First Named Inventor	Bill Kitchen
Art Unit	3622
Examiner Name	Raquel Alvarez
Attorney Docket Number	23952-0032

Examiner Initial*	Cite No	Publication Number	Kind Code <sup>1</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
	1					

If you wish to add additional U.S. Published Application citation information please click the Add button.

**FOREIGN PATENT DOCUMENTS**

Examiner Initial*	Cite No	Foreign Document Number <sup>3</sup>	Country Code <sup>2</sup> j	Kind Code <sup>4</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T <sup>5</sup>
RA.	1	97/41537	WO	A2	1997-11-06	VERIFONE, INC., WILLIAMS, Humphrey, et al.		<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button.

**NON-PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>5</sup>
RA	1	"Checkfree delivers e-bill," Internet Week, September 30, 1996.	<input type="checkbox"/>
I	2	"Utilities, phone companies pilot electronic billing," Item Processing Report, November 7, 1996.	<input type="checkbox"/>
I	3	"Utilities adopt web bill payment plans," Computer World, August 25, 1997.	<input type="checkbox"/>
J	4	Levine, Shira, "Billing with an Attitude." America's Network, p. 78 (Dialog File 6, 05424287)	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button.

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**  
( Not for submission under 37 CFR 1.99)

Application Number	10602688
Filing Date	2003-06-25
First Named Inventor	Bill Kitchen
Art Unit	3622
Examiner Name	Raquel Alvarez
Attorney Docket Number	23952-0032

EXAMINER SIGNATURE			
Examiner Signature	<i>Raquel Alvarez</i>	Date Considered	5/1/07
<p>*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>			
<p><small><sup>1</sup> See Kind Codes of USPTO Patent Documents at <a href="http://www.USPTO.GOV">www.USPTO.GOV</a> or MPEP 901.04. <sup>2</sup> Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>3</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>4</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>5</sup> Applicant is to place a check mark here if English language translation is attached.</small></p>			